



CALIBER
HOME LOANS

FOR RETURN SERVICE ONLY
PO BOX 619063
DALLAS, TX 75063-9063

8-759-59527-0000340-001-1-000-010-000-000

October 08, 2014



RASHEED TOPEY
6302 TRIMPE LN
JACKSONVILLE FL 32222-2549

**WELCOME TO
CALIBER!**

Caliber Account Number: 9803673087
Prior Servicer Account Number: 1962491750
Property Address: 6302 TRIMPE LN
JACKSONVILLE, FL 32222

***** IMPORTANT INFORMATION REGARDING THE SERVICING OF YOUR MORTGAGE LOAN *****

Dear Borrower(s):

Welcome to Caliber Home Loans, Inc.! On October 1, 2014, the servicing of your mortgage loan transferred from Chase to Caliber Home Loans, Inc. Enclosed is important information required by law to be provided to you relating to your account and the transfer of the servicing of your mortgage loan.

The transfer of servicing of your mortgage loan to Caliber will not affect any term or condition of your mortgage. However, if you have any optional insurance products such as life or disability insurance, those products will not transfer.

To register for automatic payments (ACH) and electronic statements: All payments due on or after October 1, 2014 should be sent to Caliber Home Loans, Inc. If your monthly payments to Chase were automatically withdrawn from your bank account, that service has been discontinued and automatic payments must be reestablished with Caliber. To start automatic payments to Caliber or to receive electronic statements, visit us at www.CaliberHomeLoans.com and click the "Sign Up" link on the top right corner of the home page. Once you register, log in to manage your account settings. Please note that initial ACH processing may take up to 30 calendar days.

To make payments by mail: Please send your check or money order to the following address:

Caliber Home Loans, Inc.
P.O. Box 650856
Dallas, TX 75265-0856

To contact Caliber: If you have any questions, please visit: www.CaliberHomeLoans.com and click on "Contact Us" at the top right corner of the home page. You may also call . We look forward to servicing your loan and providing you with excellent service.

Sincerely,

Martha Ellis, Senior Vice President
Caliber Home Loans, Inc

THIS IS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A CONSUMER DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Notice to Consumers presently in Bankruptcy or who have a Bankruptcy Discharge: If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy Court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.

TEMPORARY PAYMENT COUPON

Checks and money orders should be payable to Caliber Home Loans, Inc.

Payments should be mailed to:

Caliber Home Loans, Inc.
P.O. Box 650856
Dallas, TX 75265-0856

Caliber Account Number: 9803673087

Prior Servicer Account Number: 1962491750

759-2032-0114F



**CALIBER
HOME LOANS**

P.O. Box 24610
Oklahoma City, OK 73124-0610



NOTICE OF SERVICING TRANSFER

The servicing of your mortgage loan is being transferred, effective October 01, 2014. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

Chase is now collecting your payments. Chase, will stop accepting payments received from you after September 30, 2014.

Caliber Home Loans, Inc. will collect your payments going forward. Your new servicer will start accepting payments received from you on October 01, 2014.

**Send all payments due on or after October 01, 2014 to Caliber Home Loans, Inc., at this address:
P.O. Box 650856 Dallas, TX 75265-0856.**

If you have any questions for either your present servicer, Chase or your new servicer, Caliber Home Loans, about your mortgage loan or this transfer, please contact them using the information below:

Current Servicer:

Chase
Customer Service
1-800-848-9136
3415 Vision Drive
Columbus, OH 43219

New Servicer:

Caliber Home Loans
Customer Service
1-800-570-6768
P.O. Box 24610
Oklahoma City, OK 73124

Important note about insurance: Premiums for mortgage life, accidental death, or disability insurance will not be transferred to Caliber Home Loans, Inc. and will be discontinued. Please contact the provider of the optional insurance or other membership product(s) directly regarding your continuation privileges, if applicable.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

You do not need to notify us if you decide not to opt out.

RETURN THIS FORM TO:

Caliber Home Loans, Inc.
P.O. Box 24610
Oklahoma City, OK 73124-0610



Information We May Share With Our Family of Affiliated Companies

We may do this in order to provide you with information about other products or services we offer that *may interest* you.

OPTION:

☐ Please do not share information about me with your Caliber Home Loans, Inc. affiliates*, except as permitted by law.

Information We May Share With Other Third Parties

These companies may wish to provide you with information about other products or services that may interest you.

OPTION:

☐ Please do not share information about me with other companies, except as permitted by law.

PLEASE PRINT CLEARLY

Name: _____
First Name MI Last Name

Street Address: _____

Mailing Address: _____

CITY: _____

STATE: _____ ZIP: _____

TELEPHONE NUMBER: _____

ACCOUNT NUMBER: _____

NOTE: We must have your account number in order to process your opt out request.

<p>What we do</p>	
<p>How does Caliber Home Loans, Inc. protect my personal information?</p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic information.</p>
<p>How does Caliber Home Loans, Inc. collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a loan • Show your driver's license • Perform transactions with us • Give us your income information or provide employment information • Make mortgage payments or provide your mortgage information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes—information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See <i>Other important information</i> section for your rights under state law.</p>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choice will apply to everyone on your account.</p> <p>If you have more than one account and you choose to opt out, you will need to do so for each account.</p>

Definitions	
<i>Affiliates</i>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include certain financial and non-financial companies with a common corporate ownership by Lone Star Fund entities.</i>
<i>Nonaffiliates</i>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates we share with may include vendors of products and services that we believe may be of interest to you and financial services providers.</i>
<i>Joint marketing</i>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners may include financial services providers, realtors, builders and other residential real estate companies.</i>

Other important information
This Privacy Notice applies to financial products and services for consumer purposes that Caliber Home Loans, Inc. provides in the United States. We reserve the right to change the terms of this Privacy Notice at any time as permitted by law. The examples provided in this Privacy Notice are intended as illustrations and are not exclusive.
California Residents: You have additional rights to limit the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies with whom Caliber Home Loans, Inc. does business. California consumers may opt out of any such disclosure by completing, signing and returning the attached form entitled "Important Privacy Choices for California Consumers".
Vermont Residents: Caliber Home Loans, Inc. will not share your nonpublic personal information with unaffiliated third parties, except as permitted by law, unless you provide your written consent or opt-in to the disclosure. You may opt-in and allow us to share your information by completing, signing and returning to us the attached form entitled "Important Privacy Choices for Consumers – Opt-In Consent".

FACTS	WHAT DOES CALIBER HOME LOANS, INC. DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number, income and assets • Account balances and payment history • Credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. <i>In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Caliber Home Loans, Inc. chooses to share; and, whether you can limit this sharing.</i>

Reasons we can share your personal information	Does Caliber Home Loans, Inc. share?	Can you limit this sharing?
For our everyday business purposes- Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes- To offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes- Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes- Information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For our nonaffiliates to market to you	Yes	Yes

To limit our sharing	<p>Call (800) 248-8169 and follow the prompts to opt-out</p> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 45 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call: (800) 401-6587 or go to www.caliberhomeloans.com/privacy-policy.aspx
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